

UNITED STATES BANKRUPTCY COURT
District of New Jersey

IN RE: **Norbey M Pareja**Case No.: **16-18469-VFP**Judge: **Papalia**Debtor(s) Chapter: **13**

CHAPTER 13 PLAN AND MOTIONS

☐ Original☐ Motions Included☒ Modified/Notice Required☐ Modified/No Notice Required☒ Discharge Sought☐ No Discharge SoughtDate: **October 18,**
2016

THE DEBTOR HAS FILED FOR RELIEF UNDER
 CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
 IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
 THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The Debtor shall pay 542.00 Monthly to the Chapter 13 Trustee, starting on May, 2016 for approximately 60 months.

b. The Debtor shall make plan payments to the Trustee from the following sources:

☒

Future Earnings

☐

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property
Description:
Proposed date for completion: _____

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside of the Plan, pre-confirmation to ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scott E. Tanne st2477	Attorney Fees	1,863.00
Internal Revenue Service	Taxes and certain other debts	0.00
State of NJ Division of Taxation	Taxes and certain other debts	0.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Nationstar Mortgage LLC	2109 Peer Place Denville, NJ 07834 Morris County	22,514.87	0.00	22,514.87	2,265.00

b. Modification

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated

as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
-NONE-							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota Motor Credit Company	2014 Lexus GX460	39,438.00	0.00
Ford Motor Credit	2015 Ford F350	22,679.00	0.00

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

Creditor
Embrace Home Loans

e. Secured Claims to be paid in full through the Plan

Creditor	Collateral	Total Amount to be Paid through the Plan
-NONE-		

Part 5: Unsecured Claims

a. **Not separately classified** Allowed non-priority unsecured claims shall be paid:

 X Not less than \$ 4,878.00 to be distributed *pro rata*

 Not less than percent

 Pro Rata distribution from any remaining funds

b. **Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
-NONE-			

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
-NONE-		

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
-NONE-							

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
-NONE-		

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
-NONE-			

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured				
4)	<u>Lease Arrearages</u>						
5)	<u>Priority Claims</u>						
6)	<u>General Unsecured Claims</u>						
<p>d. Post-petition claims</p> <p>The Trustee <input type="checkbox"/> is, <input checked="" type="checkbox"/> is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.</p>							
<p>Part 9 : Modification</p> <p>If this plan modifies a plan previously filed in this case, complete the information below.</p> <p>Date of Plan being modified: <u>April 25, 2016</u></p> <table border="1"> <tr> <td>Explain below why the Plan is being modified.</td> <td>Explain below how the Plan is being modified</td> </tr> <tr> <td><u>Debtor has decided to surrender vehicles.</u></td> <td><u>Surrendering vehicles.</u></td> </tr> </table> <p>Are Schedules I and J being filed simultaneously with this modified Plan? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>				Explain below why the Plan is being modified.	Explain below how the Plan is being modified	<u>Debtor has decided to surrender vehicles.</u>	<u>Surrendering vehicles.</u>
Explain below why the Plan is being modified.	Explain below how the Plan is being modified						
<u>Debtor has decided to surrender vehicles.</u>	<u>Surrendering vehicles.</u>						
<p>Part 10: Sign Here</p> <p>The debtor(s) and the attorney for the debtor (if any) must sign this Plan.</p> <p>Date <u>October 18, 2016</u> <u>/s/ Scott E. Tanne</u> <u>Scott E. Tanne st2477</u> Attorney for the Debtor</p> <p>I certify under penalty of perjury that the foregoing is true and correct.</p> <p>Date: <u>October 18, 2016</u> <u>/s/ Norbey M Pareja</u> <u>Norbey M Pareja</u> Debtor</p> <p>Date: _____ <u>Joint Debtor</u></p>							

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 District of New Jersey

In re:
 Norbey M Pareja
 Debtor

Case No. 16-18469-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 67

Date Rcvd: Oct 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2016.

db +Norbey M Pareja, 2109 Peer Place, Denville, NJ 07834-3714
 cr ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,
 Colorado Springs, CO 80962)
 cr +Toyota Motor Credit, P. O. Box 9013, Addison, TX 75001-9013
 516150856 +AIP, 405 Northfield Ave, Suite 204, West Orange, NJ 07052-3023
 516355582 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516150858 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 516150857 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516150859 +Bank od America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 516150860 +Bank od America, Po Box 982238, El Paso, TX 79998-2238
 516150861 +Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
 516150862 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 516150863 +Bureau Of Accounts Control, Bac, Po Box 538, Howell, NJ 07731-0538
 516150864 +Bureau Of Accounts Control, Po Box 538, Howell, NJ 07731-0538
 516150866 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
 516150865 +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 516189542 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 516346849 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516150868 +Comenity/Crate & Barrell, Po Box 182125, Columbus, OH 43218-2125
 516150869 +Comenity/Crate & Barrell, Po Box 182789, Columbus, OH 43218-2789
 516360679 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516150870 +Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 516150871 Dsnb Bloomingdales, 911 Duke Blvd, Mason, OH 45040
 516150873 +Embrace Home Loans, P.O Box 37628, Philadelphia, PA 19101-0628
 516150872 +Embrace Home Loans, 302 Knights Run Ave, # 100, Tampa, FL 33602-5994
 516379255 +Embrace Home Loans, Inc., c/o RoundPoint Mortgage Servicing Corpor,
 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
 516150874 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
 516150875 +Experian, PO BOX 9701, Allen, TX 75013-9701
 516150876 +Ford Motor Credit, PO BOX 3111, Tampa, FL 33601-3111
 516201112 +MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 516150880 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 516150882 +Morristown Medical Center, PO BOX 35610, Newark, NJ 07193-5610
 516381522 Morristown Medical Center, C/O CCCB, PO BOX 336, Raritan, NJ 08869-0336
 516150883 +Morristown Pathology Assoc PA, PO BOX 190, Covent Station, NJ 07961-0190
 516295820 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096,
 Dallas, Texas 75261-9741)
 516150884 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516150885 +Nationstar Mortgage LLC, Po Box 199111, Dallas, TX 75235
 516168688 +Netnet on behalf of College Assist, College Assist, PO Box 16358, St. Paul, MN 55116-0358
 516150888 One to One Female Care, 111 Midson Ave, # 305, Morristown, NJ 07960
 516150890 +Onemain Financial, Po Box 499, Hanover, MD 21076-0499
 516150891 +Ras Citron, 130 Clington Rd, Suite 202, Fairfield, NJ 07004-2927
 516150892 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 516150893 +Rickart Collection Systems, Inc, PO BOX 7242, North Brunswick, NJ 08902-7242
 516150894 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ Division of Taxation, PO BOX 187,
 Trenton, NJ 08695-0187)
 516381518 St Clare's Hospital, C/O CCCB, PO BOX 336, Raritan, NJ 08869-0336
 516150897 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
 Cedar Rapids, IA 52408)
 516150896 +Target, Po Box 673, Minneapolis, MN 55440-0673
 516150895 +Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475,
 Minneapolis, MN 55440-9475
 516150898 Toyota Motor Credit Co, Address Not Available, Atlanta, GA 30309
 516306445 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516150899 +Trans Union, PO BOX 2000, Chester, PA 19022-2000
 516168637 +U.S. Department of Housing and Urban Development, U.S. Department of HUD,
 451 7th Street S.W., Washington, DC 20410-0001
 516150901 Visa Dept Store National Bank, 911 Duke Blvd, Mason, OH 45040
 516150900 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 19 2016 23:28:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 19 2016 23:28:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 67

Date Rcvd: Oct 19, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516150867 +E-mail/Text: bankruptcy@certifiedcollection.com Oct 19 2016 23:28:14
Certified Credit & Collection Bureau, PO BOX 336, Raritan, NJ 08869-0336
516150877 E-mail/Text: cio.bncmail@irs.gov Oct 19 2016 23:27:56 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
516150879 +E-mail/Text: bnckohlsnotices@becket-lee.com Oct 19 2016 23:27:47 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516150878 +E-mail/Text: bnckohlsnotices@becket-lee.com Oct 19 2016 23:27:47 Kohls/Capital One,
Po Box 3120, Milwaukee, WI 53201-3120
516150881 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 19 2016 23:28:21 Midland Funding,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516150886 +E-mail/Text: electronicbkydocs@nelnet.net Oct 19 2016 23:28:27 Nelnet Loans,
Nelnet Claims, Po Box 82505, Lincoln, NE 68501-2505
516150887 +E-mail/Text: electronicbkydocs@nelnet.net Oct 19 2016 23:28:27 Nelnet Loans,
3015 S. Parker Rd, Ste 425, Aurora, CO 80014-2904
516150889 +E-mail/PDF: cbp@onemainfinancial.com Oct 19 2016 23:25:54 Onemain Financial,
6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
516378314 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2016 23:43:06
Portfolio Recovery Associates, LLC, c/o ONE MAIN FINANCIAL, POB 41067, Norfolk VA 23541
516159931 E-mail/Text: bnc-quantum@quantum3group.com Oct 19 2016 23:28:16
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,
Kirkland, WA 98083-0788
516233193 E-mail/Text: bnc-quantum@quantum3group.com Oct 19 2016 23:28:16
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516336557 +E-mail/Text: bncmail@w-legal.com Oct 19 2016 23:28:30 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516162118* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, Dept. 55953, P O Box 55000,
Detroit MI, 48255-0953)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit
nj_ecf_notices@buckleymadole.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
mortonlaw.brcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
Marie-Ann Greenberg magecf@magtrustee.com
Patrick O. Lacsina on behalf of Creditor NATIONSTAR MORTGAGE, LLC placisina@caplaw.net,
gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com
Scott E. Tanne on behalf of Debtor Norbey M Pareja info@tannelaw.com, clerk@tannelaw.com
TOTAL: 6